

Amendments to the Specification

Please amend the Specification, last paragraph on page 12 and ending on page 13, as follows:

FIGS. 7A and 7B show the logic for determining plan rules concerning employee eligibility and contributions, including the amount of the contributions and a vesting schedule. The characteristics driving the need for a retirement plan (answer to question #2 above) are shown in column 52, the plan sponsor contribution plan provisions are in column 54, and employee eligibility provisions are in column 56. To illustrate one possible scenario, if the prospect identified as reasons for setting up a plan "to attract new employees" and "to retain existing employees" (see FIG. 7A, row [[1]]102) then the system would recommend that the employer provide a 50% matching contribution up to 4% of the employee's annual compensation. In addition, the system would recommend a six-year graded vesting schedule and that employees be eligible to participate upon hire. As another illustration, if the business drivers are "to compensate higher-paid employees" and "to reduce tax liability" (see FIG. 7B, row [[6]]112), the system would still recommend a 50% matching contribution up to 4% of the employee's salary. However, the employer's contributions would immediately vest, and an integrated profit sharing contribution would also be provided. Further, the prospect would be given the option to select either "immediate entry" or "one year with 1,000 hours and age 21" with respect to employee eligibility.